Certificate Number: 14912-PR-DE-032643599

Bankruptcy Case Number: 19-00644



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 9, 2019</u>, at <u>2:22</u> o'clock <u>PM EDT</u>, <u>Juanitaleonor Nieves</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of Puerto Rico</u>.

Date: April 9, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor